CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Soren Blackwood
Unit 168, Pallas Ring 10

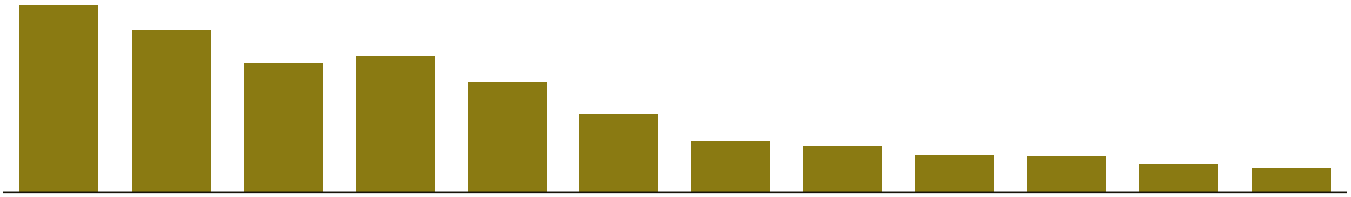
Account 8564-2001-5708
Period 1–31 December 3004
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
6,576,845 s	+305,630 s	-427,779 s	6,454,696 s

Date	Description	Amount (s)	Balance (s)
01 Dec	ATM withdrawal: Kepler Ring	-259,200	6,317,645
	The teller says the notes came out warm, which is the only compliment a withdrawal receives at this branch and the one she most often gives. Ref. CIBT-3004-A2FC-1		
04 Dec	Slippage fee (Kepler Ring, 9 transfers)	-8,100	6,309,545
	Over 9 months you have never once asked why the fee is what it is. The officer has begun to explain it anyway, in case you change your mind, and you have not changed it. Ref. CIBT-3004-D4F4-1		
05 Dec	Deposit: Hall E	+162,435	6,471,980
	The standing deposit from 8564-2788-9303 comes with a lighthouse keeper's stipend, which is paid on the same day and shown on the line beneath. Ref. CIBT-3004-F9F1-5		
06 Dec	Payroll credit: Kepler Ring Hydroponics	+123,465	6,595,445
	A deduction of 123,465 is taken by Kepler Ring Hydroponics on the 6th of each month and paid into 8564-2788-9303. The deduction ends when the instalment does, which the file records, and the Bank is in no hurry about it. Ref. CIBT-3004-36D3-3		
11 Dec	ATM withdrawal: Kepler Ring	-86,400	6,509,045
	The machine at Kepler Ring sits under the dome, and its cash comes out of a slot kept warm by the lamps overhead. The sum was dispensed in turns and posted here in seconds, just as the local office had promised. Ref. CIBT-3004-F5CF-9		
13 Dec	Transfer to joint account	-74,079	6,434,966
	Auditors' query: the transfer to 8564-2788-9303 is entered in the joint ledger and in Ines Umberfield's own ledger, each for the full 74,079. The Bank regards it as one transfer seen from two sides, and the auditors have agreed to see it that way. Ref. CIBT-3004-20A5-5		
31 Dec	Interest at 3.60% APY	+19,730	6,454,696
	The interest was on deposit for 50 periods after its due date, because the Bank was waiting to be sure the account was the one it had been told about. It was, and the Bank apologises for the wait in the usual form. Ref. CIBT-3004-F05C-7		

Closing balance, month by month

Highest 11,380,898 s · lowest 6,454,696 s



January 3004 December 3004

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

`8564  2001-5708  3004-12`